

(Effective from 1st October 2018)

Interest Rates and Interest Charges																			
Annualised Percentage Rate (APR) for Retail Purchase¹	19.06% - 33.21% when you open your account and it will be reviewed from time to time. We will not charge you interest if you pay your balance in full by the due date each month. Otherwise, interest will be charged on the unpaid balance of the previous statement outstanding on each day from the date of the previous statement on a daily basis until repayment in full.																		
APR for Cash Advance¹	21% - 36.70% when you open your account and it will be reviewed from time to time. Interest will be charged on the amount of cash advance from the date of the transaction on a daily basis until repayment in full.																		
Delinquent APR	40.76% (Retail Purchase) and 45.21% (Cash Advance) it may be applied to your account if you fail to pay the Minimum Payment in full on or before the Payment Due Date as shown on a statement, starting from the date of the next second statement following such statement. After all outstanding Minimum Payment has been paid, interest rate will be reverted to its normal rate starting from the date of the next statement following such payment.																		
Interest Free Period	- Up to 54 days on retail purchase - No interest free period on cash advance and balance transfer																		
Minimum Payment	All interest and fees and charges including without limitation Annual Membership Fees that may be charged, plus 1% (or such higher percentage as we specify) of outstanding principal, plus the amount exceeds the credit limit (if any) and the overdue amount (if any), subject to a minimum charge of HK\$100 , provided always that the Minimum Payment shall be determined by us in accordance with our usual practice and specified by us from time to time.																		
Fees																			
Annual Membership Fee	<table border="1"> <thead> <tr> <th></th> <th><u>Principal</u></th> <th><u>Supplementary</u></th> </tr> </thead> <tbody> <tr> <td>Classic Card</td> <td>HK\$300</td> <td>HK\$150</td> </tr> <tr> <td>Gold Card / Titanium Card</td> <td>HK\$600</td> <td>HK\$300</td> </tr> <tr> <td>World Card / Platinum Card</td> <td>HK\$1,800</td> <td>HK\$900</td> </tr> <tr> <td>Infinite Card</td> <td>HK\$6,800</td> <td>HK\$3,400</td> </tr> <tr> <td>VOYAGE Card</td> <td>HK\$19,800 / HK\$6,800</td> <td>HK\$3,400</td> </tr> </tbody> </table>		<u>Principal</u>	<u>Supplementary</u>	Classic Card	HK\$300	HK\$150	Gold Card / Titanium Card	HK\$600	HK\$300	World Card / Platinum Card	HK\$1,800	HK\$900	Infinite Card	HK\$6,800	HK\$3,400	VOYAGE Card	HK\$19,800 / HK\$6,800	HK\$3,400
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Cash Advance Fee Transaction	A handling fee of 4% of the cash advance amount (minimum charge HK\$100) per transaction and an administration fee of HK\$20 per transaction																		
Fees relating to Foreign Currency Transaction	1.95% of every transaction effected in a currency other than Hong Kong dollars (for Visa and Mastercard only)																		
Fee relating to Settling Foreign Currency Transaction in Hong Kong Dollars	1% on the converted transaction amount for every foreign currency transaction settled in Hong Kong dollars (for Visa and Mastercard only) Notes: You may sometimes be offered the option to settle foreign currency transactions in Hong Kong dollars at the point of sale overseas or via foreign website. Such option is a direct arrangement offered by the overseas merchants and not us. In such cases, you are reminded to ask the merchants for the foreign currency exchange rates and the percentage of handling fees to be applied before the transactions are entered into since settling foreign currency transactions in Hong Kong dollars may involve a cost higher than the foreign currency transaction handling fee.																		
Late Payment Fee²	HK\$350 or Minimum Payment of previous statement (whichever is lower)																		
Over-the-limit Fee	HK\$180 per statement period																		
Returned Payment Fee	Not applicable																		
Card / Cardface Replacement Fee	VOYAGE Card: HK\$700 per replacement card Other Cards: HK\$100 per replacement card																		
Request for Sales Draft / Statement Copy	HK\$50 per copy																		
Over-the-counter Payment	HK\$30 per transaction																		
Card Balance Withdrawal - By Cashier Order or Bank Account Transfer	HK\$100 each time																		
Debt Collection Agency Fee³	Up to 30% of the total outstanding balance, or such other amount as we specify from time to time																		

- Notes:
- The Annualized Percentage Rates (APRs) of interest are calculated in accordance with the Net Present Value method and assumptions set out in the relevant guidelines as referred to in the Code of Banking Practice and is rounded up to the nearest 2 decimal places. Please refer to the card mailer for your personalized interest rate.
 - If you fail to pay the Minimum Payment as specified in the Statement by the Payment Due Date, a late payment fee will be debited to your Account.
 - We shall be entitled to employ outside debt collection agency and/or institution to collect any unpaid sum owed by you.

We reserve the rights at our absolute discretion to amend or change the above and/or prescribe new items of interest, charges and fees in accordance with the OCBC Wing Hang Credit Card Cardholder Agreement.

In case of discrepancies between the English and the Chinese versions, the English version shall prevail.